WHAT IS CLAIMED IS:

1. A bus-based system for processing data from incompatible client applications and target databases, the system comprising:

(a) a bus;

(b) means connected to the bus for receiving a read data request or a write data request from a SQL relational database client application regarding a target database, the target database being incompatible with the client application, the target database being at least in part associated with a vehicle dealership;

(c) means for managing communications connections and request queues;

(d) first means for checking security authorization and control associated with the data request;

(e) means for transmitting the data request if the first checking means determines that the data request is valid;

(f) means for receiving a data response to the read data request or write data request from an access component, the data response being formatted in a format compatible with the client application;

(g) second means for checking security authorization and control associated with the data response; and

(h) means for transmitting the data response to the client application if the second checking means determines that the data response is valid.

2. The system of claim 1, further comprising:

(a) monitoring means to monitor received data requests and data responses to identify any request or response that contributes an application trigger and, in response to an application trigger, to generate and transmit an appropriate application trigger to activate an appropriate application.

3. The system of claim 1, wherein the client application is selected from a group comprising insurance company applications, after market store applications, bank applications, motor vehicle agency applications, salvage company applications, supplier company applications, car company applications, retailer applications, vehicle dealer applications, consumer applications, internet-based applications, auction house applications, automotive broker applications, collision repair applications, and information broker company applications.

4. The system of claim 1, wherein the first and second means for checking security authorization of the data request employ identification authentication.

5. The system of claim 1, wherein the first means for checking the security authorization include an audit list of data requests for tracking transactions.

6. The system of claim 1, wherein the first and second means for checking security authorization authenticate the data request for authority to access the target database and data elements in the database, and to read, write, or operate thereon.

7. The system of claim 1, wherein the target database is a flat or multi-value database.

8. The system of claim 1, wherein the data request and data response are transmitted electronically using a means from a group comprising: the Internet, leased telephone lines, wireless communication, local area networks, wide-area networks, dial-up, a combination of telecommunication links, satellite communication, and exchange of removable media.

9. The system of claim 1, wherein the access component is selected from a group comprising: ODBC, JDBC, Java adapter, and OLE DB.

10. A bus-based system for processing data from incompatible client applications and target databases, the system comprising:

(a) a bus;

(b) means connected to the bus for receiving a read data request or a write data request from a system domain server, such data request originating from a SQL relational database client application;

(c) means for extracting data from appropriate files and fields in a target database, and mapping and performing stored procedures upon the extracted data to build a data response to the read data request, the target database being incompatible with the client application, the target database being at least in part associated with a vehicle dealership, the data response being in a format compatible with the client application;

(d) means for writing data in appropriate formats in the target database, and building a data response to the write data request, the data response being in a format compatible with the client application; and

(e) means for transmitting the data responses to the server.

11. The system of claim 10, wherein the client application is selected from a group comprising, insurance company applications, after market store applications, bank applications, motor vehicle agency applications, salvage company applications, supplier company applications, car company applications, retailer applications, vehicle dealer applications, consumer applications, internet-based applications, auction house applications, automotive broker applications, collision repair applications, and information broker company applications.

12. The system of claim 10, wherein the target database has a file structure that is selected from a group comprising: flat file, multi-value, ASCII, sequential access files, and application-specific structures.

13. A bus-based system for processing data from incompatible client applications and target databases, the system comprising:

(a) a bus;

(b) an application program interface connected to the bus, comprising,

(1) means for receiving a read data request or a write data request, from a SQL relational database client application regarding a target database, the target database being

incompatible with the client application, the target database being at least in part associated with a vehicle dealership;

(2) means for managing communications connections and request queues;

(3) first means for checking security authorization and control associated with the data request;

(4) means for transmitting the data request if the first checking means determines that the data request is valid;

(5) means for receiving a data response from an access component;

(6) second means for checking security authorization and control associated with the data response; and

(7) means for transmitting the data response to the client application if the second checking means determines that the data response is valid;

(b) the access component, electronically communicating with the application program interface and a system domain, with means to receive the data request and transmit it to the system domain, and means to receive the data response and transmit it to the application program interface;

(c) the system domain, with means to receive the data request and transmit it to an interface component, and means to receive the data response and transmit it to the access component; and

(d) the interface component comprising:

(1) means for receiving the read data request or the write data request, from a system domain server, such data request originating from the client application;

(2) means for extracting data from appropriate files and fields in the target database, and mapping and performing stored procedures upon the extracted data to build a data response to the read data request, the data response being formatted in a format compatible with the client application;

(3) means for writing data in appropriate formats in the target database, and building a data response to the write data request, the data response being formatted in a format compatible with the client application; and

(4) means for transmitting the data responses to the server,

wherein the target database communicates with the interface component.

14. The system of claim 13, wherein the application program interface further comprises:

(a) monitoring means to monitor received data requests and data responses to identify any request or response that constitutes an application trigger and, in response to an application trigger, to generate and transmit an appropriate application trigger message to activate an appropriate application.

15. The system of claim 13, wherein the target database has a file structure that is selected from a group comprising: flat file, multi-value, ASCII, sequential access files, and application-specific structures.

16. The system of claim 13, where the access component is selected from a group comprising ODBC, JDBC, Java adapter, and OLE DB.

17. The system of claim 13, wherein the client application is selected from a group comprising, insurance company applications, after market store applications, bank applications, motor vehicle agency applications, salvage company applications, supplier company applications, car company applications, retailer applications, vehicle dealer applications, consumer applications, internet-based applications, auction house

applications, automotive broker applications, collision repair applications, and information broker company applications.

18. The system of claim 13, further including means for checking access authorization of the data request.

19. The system of claim 13, wherein the first means for checking the security authorization include an audit list of data requests for tracking transactions.

20. The system of claim 13, further comprising:

(a) consolidated data stores, connected to the bus;

(b) means for core services, connected to the bus;

(c) means for public process applications, connected to the bus;

(d) a plurality of private process connectors, each connected to the bus and each adapted to connect with a private process application of a participant; and

(e) a web connection, connected to the bus and adapted to connect to third party services.